

Listing of Claims:

1.-24. (Canceled).

25. (Previously Presented) A method of maintaining a merchant system registry file on a merchant system, comprising:

associating a plurality of transaction account records with a plurality of recurring billing account records, wherein the plurality of transaction account records and the plurality of recurring billing account records are part of a billing database, and wherein individual of the recurring billing account records comprises a recurring billing amount;

receiving a Radio Frequency (RF) recurring billing request;

matching the RF recurring billing request with the corresponding transaction account record and the corresponding recurring billing account record;

when the RF recurring billing request is verified based on the billing database, adding the RF recurring billing request to the corresponding recurring billing amount;

repeatedly submitting the recurring billing amounts to a provider system for payment processing;

modifying the merchant system registry file by appending a merchant transaction code to at least one of the plurality of transaction account records; and

modifying the merchant system registry file in accordance with a summary report from the provider system.

26. (Previously Presented) The method of claim 25, wherein the merchant transaction code comprises at least one of an add transaction code, a delete transaction code, and a change transaction code.

27. (Previously Presented) The method of claim 25, wherein individual of the transaction account records comprises a customer transaction account number, a customer merchant account number, and a customer transaction account expiration date.

28. (Previously Presented) The method of claim 27, wherein the RF recurring billing request is verified based on the customer transaction account expiration date in the billing database on the merchant system.

29. (Previously Presented) The method of claim 25, further comprising periodically transmitting the merchant system registry file at a frequency of at least one of once per day, once per week, and once per month.
30. (Previously Presented) The method of claim 25, further comprising receiving the summary report from the provider system, wherein the summary report comprises a plurality of decision codes associated with the plurality of transaction account records transmitted in the merchant system registry file, and wherein the summary report further comprises a rejected records file.
31. (Previously Presented) The method of claim 30, wherein the summary report further comprises a tally of rejected records.
32. (Previously Presented) The method of claim 25, further comprising requesting provider preauthorization of the plurality of transaction account records.
33. (Previously Presented) The method of claim 25, wherein the modifying of the merchant system registry file comprises manually modifying the merchant system registry file in accordance with the summary report.
34. (Previously Presented) A method for updating a merchant database on a provider server, comprising:
repeatedly receiving a merchant registry file comprising a plurality of customer records, individual of the customer records comprising an account number and a merchant transaction code associated with the account number, wherein at least one of the plurality of customer records was generated in response to an RF recurring billing request;
comparing the account numbers to member entries in a provider member database;
when one of the account numbers matches one of the member entries, updating a merchant database location corresponding to the account number with the customer record corresponding to the account number; and
updating the merchant database location with the merchant registry file.
35. (Previously Presented) The method of claim 34, further comprising storing the account number in a rejected records file when the account number does not match one of the member entries, and repeatedly transmitting the rejected records file to a merchant system.
36. (Previously Presented) The method of claim 34, wherein the plurality of merchant records comprises a plurality of recurring billing customer records.

37. (Previously Presented) The method of claim 34, wherein the merchant database location comprises a merchant recurring billing database location.
38. (Previously Presented) The method of claim 34, wherein the merchant transaction code comprises at least one of an add code, a delete code, and a change code.
39. (Previously Presented) The method of claim 34, further comprising adding, to the merchant database location, the customer record corresponding to one of the account numbers, when one of the account numbers matches one of the member entries and when the corresponding merchant transaction code comprises an add transaction code.
40. (Previously Presented) The method of claim 35, further comprising:
processing the account numbers based on the merchant transaction codes associated with the account numbers;
creating a provider summary report comprising a plurality of provider decision codes appended to the account numbers of the plurality of customer records; and
repeatedly transmitting the provider summary report to the merchant system.
41. (Previously Presented) The method of claim 40, wherein the provider summary report further comprises a numerical tally of at least one of accepted and rejected customer account numbers.
42. (Previously Presented) The method of claim 40, wherein the provider summary report further comprises a rejected records file comprising a rejected customer account number.
43. (Previously Presented) The method of claim 34, further comprising:
creating a maintenance file comprising a provider-changed account number associated with the merchant database location corresponding to one of the account numbers;
appending a provider transaction code to the provider-changed account number; and
repeatedly transmitting the maintenance file.
44. (Previously Presented) The method of claim 43, wherein the provider transaction code comprises at least one of a change card code, a change expiration date code, and a cancel card number code.
45. (Previously Presented) The method of claim 40, wherein the plurality of provider decision codes comprises at least one of the following codes: approved, please call transaction account issuer, deny – new card issued, deny – confiscate card, deny, deny – account cancelled, approve with positive ID, please wait, and edit error.

46. (Previously Presented) A method for processing a recurring billing transaction at a merchant system, comprising:

- receiving an RF transmission comprising an account code;
- receiving a recurring billing request;
- retrieving a recurring billing record associated with the account code from a registry file;
- updating the recurring billing record with the recurring billing request, wherein the recurring billing record is stored in the registry file and is associated with the account code;
- repeatedly processing a recurring bill associated with the recurring billing record;
- verifying the account code with a summary report from a provider;
- receiving a maintenance file comprising at least one provider-changed account code and a provider transaction code associated with the at least one provider-changed account code; and
- updating the registry file at the merchant system in accordance with the at least one provider-changed account code and the associated provider transaction code.